## United States Bankruptcy Court Northern District Of Ohio Toledo, Ohio Division

In Re: Eric M. Dickman \* Case No. 17-32889

Renee Dickman \* Chapter 13

Debtors \*

\* Judge: Mary Ann Whipple

## DEBTORS' OBJECTION TO PROOF OF CLAIM FILED BY FEDERAL NATIONAL MORTGAGE ASSOCIATION (Claim No. 2-1

The Debtor, by and through counsel, hereby objects to the Proof of Claim filed by Federal National Mortgage Association . In support of this Objection Debtor avers:

- 1. The proof of claim is based upon cost and fees that have been improperly access to the mortgage account.
- 2. The Escrow monthly payment is based on insurance and tax costs that are inflated.

**WHEREFORE**, Debtors pray that the filed by Federal National Mortgage be modified, or alternatively, that this matter be set for hearing.

Respectfully submitted,

/s/Gaye Harris-Miles

Gaye Harris-Miles Bar # 0037220

Attorney for Debtors

P O Box 478

Sandusky, OH 44870

Phone: 419-626-4700 Fax: 419-502-0014

Email: gayeharrismiles@outlook.com

## <u>CERTIFICATE OF SERVICE</u> AND NOTICE PURSUANT TO LOCAL RULE 9013-3

Please take note that all parties have fourteen (14) days from the date of service, as set forth on the Certificate of Service herein, to file an objection to the relief sought within this pleading, and if that objection is not timely filed with the Court and served upon the Movant, Gaye Harris-Miles, P.O. Box 478, Sandusky, OH 44870, the Court may grant the relief sought without further notice.

I certify that a copy of the foregoing was sent to the individuals listed below by ordinary US Mail or by electronic transmission to those persons capable of being served by ECF, this 18th day of April 2018

Elizabeth Vaughan, Trustee 316 N. Michigan St. - #501 Toledo, OH 43604

\*Served Electronically at Chap13Toledo@chapter13toledo.com

Office of the US Trustee Howard Metzenbaum US Courthouse 201 Superior Ave. Cleveland, OH 44114

\*Served Electronically at (registeredaddress)@usdoj.gov

FEDERAL NATION MORTGAGE C/O SETERUS 14523 SW MILLLIKAN WAY, SUITE 200 Beaverton, OR 97005-2352

SANDHU LAW GROUP 1213 PROSPECT AVE, SUITE 300 Cleveland, OH 44115

Seterus PO Box 2008 Grand Rapids, MI 49501-2008 Eric M. Dickman and Renee Dickman 4590 State Route 99 Monroeville, OH 44847-9430

By: /s/Gaye Harris-Miles
Gaye Harris-Miles
Attorney for Debtors